

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Drema O'Dell : Chapter 13  
:   
:   
Debtor : No.: 22-12578-amc

---

**CERTIFICATE OF SERVICE**

I, William D. Schroeder, Jr., attorney for debtor, hereby certify that on November 7, 2023, I sent Debtor's Second Amended Chapter 13 Plan by first class mail or by electronic means to the following parties. Parties served by the court via ECF electronic notification are not also being served by regular mail:

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Micelle Allen, Bankruptcy Specialist  
Internal Revenue Service  
600 Arch Street  
Philadelphia, PA 19106-1611

Bharat Gurkha, Claims Processor  
Capital One Auto Finance  
a division of Capital One, N.A.  
c/o AIS Portfolio Services, LLC  
4515 N. Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118

Drema O'Dell  
1801 Whispering Brooke Dr.  
Newtown Sq., PA 19073

Trustee Scott F. Waterman  
Chapter 13 Standing Trustee  
P.O. Box 4010  
2901 St. Lawrence Avenue  
Reading, PA 19606

Office of the United States Trustee  
833 Chestnut Street, Suite 500  
Philadelphia, PA 19107  
[USTPRegion3.PH.ECF@usdoj.gov](mailto:USTPRegion3.PH.ECF@usdoj.gov)

All creditors on Matrix

/s/ William D. Schroeder, Jr.  
William D. Schroeder, Jr.  
Attorney for Debtors  
920 Lenmar Drive  
Blue Bell, PA 19422  
(215) 822-2728  
[schroeder@jrlaw.org](mailto:schroeder@jrlaw.org)